

June 23, 2006  
PUBLIC NOTICE # 2006-25

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0200-industry/0300-insurers/0100-applications/rate-filings/rate-filing-lists/index.cfm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-3911	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-3950	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3973	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-3951	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3952	0626	ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3943	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-4002	3596	AFFIRMATIVE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AUTO CLUB MEMBERS AFFINITY GROUP	
06-3985	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-4045	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	5
06-3701	0761	AMERICAN AUTOMOBILE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	WINERY GL	-2.5
06-3702	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	MULTI-PERIL	RATE	WINERY GL	-2.5
06-3971	0004	AMEX ASSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RULE CHANGE	SAFETY PAYS HOMEOWNER	
06-3972	0004	AMEX ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	SAFETYPAYS AUTO	
06-3908	1279	ARCH INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
06-3917	1279	ARCH INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HAIRDRESSERS	
06-3703	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	MULTI-PERIL	RATE	WINERY GL	-2.5
06-3944	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3204	0212	COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	COMMERCIAL	FIDELITY	FORMS	NONE	

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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
06-3907	0816	COMMERCE WEST INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	CV LOCAL AFFINITY	0
06-4031	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	SMP-MAINSTREET	0
06-4028	1129	EMPLOYERS' FIRE INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	@VANTAGE	
06-4035	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA EXCESS	
06-4015	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-3205	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	FIDELITY	FORMS	NONE	
06-3912	0212	FIDELITY AND DEPOSIT COMPANY OF MARYLAND	COMMERCIAL	FIDELITY	BOTH RATE AND FORM	NONE	-0.2
06-3704	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	WINERY GL	-2.5
06-3970	0517	GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-4008	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PREMISES/OPERATIONS	
06-4020	0091	HARTFORD ACCIDENT AND INDEMNITY COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
06-4009	0091	HARTFORD CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PREMISES/OPERATIONS	
06-4021	0091	HARTFORD CASUALTY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
06-4010	0091	HARTFORD FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PREMISES/OPERATIONS	
06-4022	0091	HARTFORD FIRE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
06-4011	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PREMISES/OPERATIONS	
06-4023	0091	HARTFORD INSURANCE COMPANY OF THE MIDWEST	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
06-4012	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PREMISES/OPERATIONS	

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06-4024	0091	HARTFORD UNDERWRITERS INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
06-3945	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3947	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3982		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	SUPERMARKETS AND RESTAURANTS	
06-3983		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	MANUAL	COMMERCIAL AUTOMOBILE	
06-3993		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	MARKET SEGMENTS-RESTAURANTS AND SUPERMARKETS	
06-3994		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	NONE	
06-4044	0785	MARKEL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	WESTERN	
06-3705	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	MULTI-PERIL	RATE	WINERY GL	-2.5
06-4016	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
06-3909	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	DIRECTV PROTECTION PLAN	0
06-3920	1282	NORCAL MUTUAL INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB.-PHYSICIANS & SURGEONS (GROUP POLICY)	
06-3921	1282	NORCAL MUTUAL INSURANCE COMPANY	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	PROF. LIAB.-PHYSICIANS & SURGEONS	
06-4032	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP	0
06-4048	0181	NORTH AMERICAN ELITE INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP-ALLIANCE MEMBER SERVICES	0
06-3999	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EXCESS DIRECTORS & OFFICES	
06-4029	1129	ONEBEACON AMERICA INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	@VANTAGE	
06-4003	0645	OREGON MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP	

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06-3948	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-3941	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	PERSONAL	INLAND MARINE	RULE CHANGE	WATERCRAFT	
06-3918	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
06-3922	0677	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
06-4018	0155	PROGRESSIVE CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	EMPLOYMENT PRACTICES LIABILITY	
06-3631	0155	PROGRESSIVE CHOICE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	BUSINESS & PROFESSIONAL ASSOCIATION GROUP	0
06-3910	0155	PROGRESSIVE CHOICE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE.	
06-4042	0155	PROGRESSIVE HOME INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-4043	0155	PROGRESSIVE WEST INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-4013	0091	PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PREMISES/OPERATIONS	
06-3167	1234	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	GENERAL PUBLIC	0
06-3168	1234	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	ENGINEERS & SCIENTISTS	0
06-3169	1234	RESPONSE INDEMNITY COMPANY OF CALIFORNIA	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	LICENSED PROFESSIONALS	0
06-4001	0501	RSUI INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMMERCIAL UMBRELLA AND EXCESS	
06-3393	0471	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	CONTINGENT BUSINESS INTERRUPTION	0
06-3638	0471	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	CROP FIRE	0
06-3641	0471	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	CITRUS FREEZE	0
06-3942	0471	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	DRY BEANS NAMED PERIL CROP INSURANCE	0

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06-3946	0471	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	TOMATO	0
06-3974	0471	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	RAISIN RECONDITIONING	0
06-3975	0471	RURAL COMMUNITY INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	NEW PROGRAM	PISTACHIO NAMED PERIL CROP INSURANCE	0
06-3919	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	RULE CHANGE	NONE	0
06-4037	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	NONE	0
06-4019	3219	SOMPO JAPAN INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PRODUCT LIABILITY	0
06-3915	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB.-ST. PAUL TRAVELERS 1ST CHOICE FOR CRED	0
06-3991	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS-TECHNOLOGY EXCESS THID PARTY ERROR	
06-4046	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	FINANCIAL INSTITUTIONS BOND	0.4
06-3992	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	FINANCIAL INSTITUTIONS BOND.	0
06-3984	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	FIDELITY	RULE CHANGE	FINANCIAL INSTITUTIONS BOND	-0.2
06-3998	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	AFFINITY BASIC	0
06-4047	0176	STATE FARM GENERAL INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM / RANCH	
06-4004	0000	SUTTER INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	VEHICLE SERVICE CONTRACTS	0.04
06-3913	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	FORMS	BOP-OMNI II/MASTER PAC	
06-3923	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-OMNI II/MASTER PAC	
06-3914	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	FORMS	BOP-OMNI II/MASTER PAC	
06-3924	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP-OMNI II/MASTER PAC	

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06-4014	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PREMISES/OPERATIONS	
06-4025	0091	TWIN CITY FIRE INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	FORMS	NONE	
06-3916	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	SPECIFIED PROFESSIONS ERRORS & OMISSIONS LIAB. PR	
06-3949	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
06-4034	0748	WILLIAMSBURG NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	MOTOR TRUCK CARGO	0
06-3369	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	PROF. LIAB. - CORNERSTONE A-SIDE MANAGEMENT	0
06-3463	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	PROF. LIAB. - ARCHITECTS, ENGINEERS & CONSULTANTS	-17.6
<b>97</b>	<b>TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS</b>						

# California Department of Insurance

## Public Notice Filing Errata Report

### June 23, 2006

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	06-3232	05/26/2006	Employers Reinsurance Corporation	Commercial Multi-Peril	Both Rate and Form	BOP	
Correct	06-3232	05/26/2006	Employers Reinsurance Corporation	Commercial Multi-Peril	<b>Rule Change</b>	BOP	
Incorrect	06-3231	05/26/2006	United States Liability Insurance Company	Commercial Other Liability	Rule Change	Commercial Umbrella/Excess	0.00%
Correct	06-3231	05/26/2006	United States Liability Insurance Company	<b>Personal Other Liability</b>	Rule Change	<b>Personal Umbrella/Excess</b>	0.00%
Incorrect	06-3233	05/26/2006	Westport Insurance Corporation	Commercial Multi-Peril	Both Rate and Form	BOP	
Correct	06-3233	05/26/2006	Westport Insurance Corporation	Commercial Multi-Peril	<b>Rule Change</b>	BOP	

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